

Mrs. Mary Ann Gregorek
120 Andrus Road
Freedom, Pa. 15042
March 9, 2004

Board of Governors
of the Federal Reserve System
20th Street & Constitution Ave NW
Washington DC, 20551

Governors:

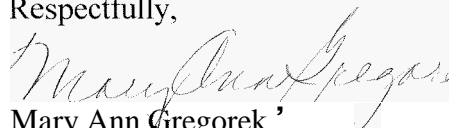
RE: Check Act 21 - Electronic check
processing system effective
October 28, 2004

I understand that the bank may create a substitute check -- a reproduction of the original -- which will be processed just like the original. If both the original and the reproduced substitute checks happen to be cashed either by error or fraud I will not have proof of payment because my check will not be returned to me and neither will the bank have a copy.

Please, the Federal Reserve should require the bank to put the money back into my account within 10 business days if something goes wrong with any check that is electronically processed. This is typically required with a debit card. My social security check cannot cover any duplicate withdrawal which may occur or any bank fees that may be incurred.

Your kind attention to this matter is appreciated and thank you for reading this letter.

Respectfully,


Mary Ann Gregorek